

Branch Closing Policy		YES	NO
1.	Does the insured depository institution have any branches, as defined in the Policy Statement, which would make it subject to the Policy Statement and Section 42 of the FDI Act?	_____	_____
	OR		
	Has the insured depository institution closed any of its branches since December 19, 1991, which would subject it to the notification requirements of the Policy Statement and Section 42 of the FDI Act?	_____	_____
	<i>NOTE: If the answer to both of these questions is "NO," do not proceed with the remaining portions of this checklist.</i>		
2.	Has the institution provided written notice of any branch closing to the appropriate Federal banking agency at least 90 days in advance of such closing? (42(a)(1))	_____	_____
3.	Did the notice to the appropriate Federal banking agency contain:		
a.	The identification of the branch to be closed? (42(a)(1))	_____	_____
b.	The proposed closing date? (42(a)(1))	_____	_____
c.	The specific reasons for closing the branch? (42(a)(2)(A))	_____	_____
d.	Statistical or other information in support of the reason(s) and consistent with the institution's written policy for closing the branch? (42(a)(2)(B))	_____	_____
4.	Did the institution provide written notice in a regular account statement or separate mailing to customers of the branch to be closed at least 90 days prior to such closing? (42(b)(2)(B))	_____	_____
5.	Did the mailed customer notice contain:		
a.	The location of the branch to be closed? (42(b)(1))	_____	_____
b.	The proposed closing date? (42(b)(2)(B))	_____	_____
c.	A listing of alternative banking locations or a phone number to obtain banking service information for possible alternatives? (42(b)(1))	_____	_____
6.	Did the institution conspicuously display a notice to customers on the premises of the branch to be closed at least 30 days prior to such closing? (42(b)(2)(A))	_____	_____
7.	Did the notice that was posted on the bank premises contain:		
a.	The proposed closing date? (42(b)(2)(A))	_____	_____
b.	A listing of alternative banking locations or a phone number to obtain banking service information for possible alternatives? (42(b)(1))	_____	_____

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| 8. | Has the institution adopted a written branch closing policy? (42(c)) | _____ | _____ |
| 9. | Does the written branch closing policy include: (42(C)) | | |
| a. | Factors for determining which branch to close? | _____ | _____ |
| b. | Factors for determining which customers to notify? | _____ | _____ |

Branch Closing Policy (continued)**YES** **NO**

c. Procedures for providing the required notices?

10. Pursuant to state law, did the institution provide notifications consistent with the requirements of Section 42 to the customers of the branch to be closed?
(See questions #5 and #7)

NOTE: If the answer to this question is "YES," then a second notice need not be sent in order to comply with this policy statement.

11. If, pursuant to state law, the institution provided its state supervisor with a notice of a branch closing:

a. Did the institution also provide a copy of that notice to its appropriate Federal banking agency? (42(a)(1))

b. Did the notice contain information consistent with the notice required by Section 42? (See question #3 of this checklist)

c. Was the notice filed with the appropriate Federal banking agency at least 90 days prior to the date of the proposed branch closing?
(42(a)(1))
